

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA

In re
Jaspal S. Deol

Case No. 18-23885

Debtor(s).

AMENDMENT COVER SHEET

This form shall not be used to amend or modify plans.

I am amending the following documents:

- | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|
| <input type="checkbox"/> Petition | <input type="checkbox"/> Statement of Financial Affairs |
| <input type="checkbox"/> Creditor Matrix | <input type="checkbox"/> Statement of Intention |
| <input type="checkbox"/> List of 20 Largest Unsecured Creditors | <input type="checkbox"/> List of Equity Security Holders |
| <input checked="" type="checkbox"/> Schedules (check appropriate boxes). See <i>Instruction #4</i> below. | |
| <input type="checkbox"/> A/B <input type="checkbox"/> C <input type="checkbox"/> D <input type="checkbox"/> E/F <input type="checkbox"/> G <input type="checkbox"/> H <input checked="" type="checkbox"/> I <input checked="" type="checkbox"/> J | |
| <input type="checkbox"/> Summary of Schedules of Assets and Liabilities | |

A fee of \$31 is required for:

- An amendment that adds or deletes creditors;
- An amendment that changes amounts owed to a creditor; or
- An amendment that changes the classification of a debt.

NOTICE OF AMENDMENT TO AFFECTED PARTIES

I certify that I have notified the trustee in the case (if any) that I have filed or intend to file the amended or supplemental document(s) listed above, and that I have notified all parties affected by the amendment, as required by Federal Rule of Bankruptcy Procedure 1009.*

Dated: June 7, 2019

Attorney's or Pro Se Debtor's Signature:

Printed Name: Mark A. Wolff 175570

DECLARATION BY DEBTOR

I(We), the undersigned debtor(s), hereby declare under penalty of perjury that the information set forth in the amendment(s) attached hereto, consisting of ___ pages, is true and correct.

Dated: June 7, 2019

Dated:

Jaspal S. Deol

Debtor's Signature

Joint Debtor's Signature

INSTRUCTIONS

Attach each amended document to this form. If there is a box on the form to indicate that the form is amended or supplemental, check the box. Otherwise, write the word "Amended" or "Supplemental" at the top of the form.

If you are amending Schedules A/B, D, E/F, I, or J, you must also file an Amended Summary of Schedules of Assets and Liabilities in order to ensure that the totals are amended for statistical purposes. This form can be found on our website.

- To **add** creditors, write or type an "A" next to the creditors you are adding on any amended schedule you file. Additionally, (or, in the event that you are only amending the creditor matrix) attach a list of all creditors with their addresses in .txt format.
- To **correct** the names or addresses of creditors that appear on any schedule, use our Change of Address Form (EDC 2-085) instead of filing this form, any amended schedule or an amended master address list.
- To **delete** creditors, write or type a "D" next to the creditors you are deleting on any amended schedule you file. Do not submit a .txt file of creditors to be deleted. Only creditors who have not filed a proof of claim in the case will be deleted.

*Federal Rule of Bankruptcy Procedure 1009 requires the debtor to give notice of an amendment. **Notice of the amendment will not be given by the Clerk's Office.** To comply with this requirement, the debtor's attorney or Pro Se debtor must give notice to

Form EDC 2-015 Rev. 5/1/17

the trustee and any party affected by the amendment by serving the amendment and all previous court notices including, but not limited to, the notice of meeting of creditors, discharge of debtor, etc. A proof of service, indicating that service has been made, must be filed with the court.

Checks and money orders should be payable to "Clerk, U.S. Bankruptcy Court." (*NOTE: No personal checks will be accepted.*)

Fill in this information to identify your case:

Debtor 1	<u>Jaspal S. Deol</u>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<u>EASTERN DISTRICT OF CALIFORNIA</u>
Case number (If known)	<u>18-23885</u>

Check if this is:

- ☒ An amended filing
- ☒ A supplement showing postpetition chapter 13 income as of the following date:

6/07/2019
MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.	Debtor 1	Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status <input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
Include part-time, seasonal, or self-employed work.	Occupation <u>Engineer/manager</u>	
Occupation may include student or homemaker, if it applies.	Employer's name <u>TRC</u>	
	Employer's address <u>21 GriffinCt</u> <u>Windsor, CT 06095</u>	
	How long employed there? <u>6 months</u>	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>16,666.00</u>	\$ <u>N/A</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>N/A</u>
4. Calculate gross Income. Add line 2 + line 3.	\$ <u>16,666.00</u>	\$ <u>N/A</u>

Debtor 1 **Jaspal S. Deol**

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	4. \$ 16,666.00	\$ N/A	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a. \$ 3,529.39	\$ N/A	
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ N/A	
5c. Voluntary contributions for retirement plans	5c. \$ 1,666.60	\$ N/A	
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ N/A	
5e. Insurance	5e. \$ 63.40	\$ N/A	
5f. Domestic support obligations	5f. \$ 0.00	\$ N/A	
5g. Union dues	5g. \$ 0.00	\$ N/A	
5h. Other deductions. Specify:	5h.+ \$ 0.00	+ \$ N/A	
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 5,259.39	\$ N/A	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 11,406.61	\$ N/A	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ N/A	
8b. Interest and dividends	8b. \$ 0.00	\$ N/A	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ N/A	
8d. Unemployment compensation	8d. \$ 0.00	\$ N/A	
8e. Social Security	8e. \$ 0.00	\$ N/A	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: CALPERS - 8062.35 gross \$7981.58 net	8f. \$ 7,981.58	\$ N/A	
8g. Pension or retirement income	8g. \$ 0.00	\$ N/A	
8h. Other monthly income. Specify:	8h.+ \$ 0.00	+ \$ N/A	
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 7,981.58	\$ N/A	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 19,388.19	+ \$ N/A	= \$ 19,388.19
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, your other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:			
		11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		12. \$ 19,388.19	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: _____			

Fill in this information to identify your case:

Debtor 1 Jaspal S. Deol

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF CALIFORNIA

Case number 18-23885
(if known)

Check if this is:

- ☒ An amended filing
- ☒ A supplement showing postpetition chapter 13 expenses as of the following date:

6/07/2019

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.☐ Yes. Does Debtor 2 live in a separate household?☐ No☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes.

Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son24☒ No☐ YesMother79☐ No☒ Yes☐ No☐ Yes☐ No☐ Yes3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 2,664.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 471.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 109.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 325.00

4d. Homeowner's association or condominium dues

4d. \$ 24.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Jaspal S. Deol**

Case number (if known) _____

6. Utilities:

6a. Electricity, heat, natural gas	6a. \$	350.00
6b. Water, sewer, garbage collection	6b. \$	175.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	160.00
6d. Other. Specify: _____	6d. \$	0.00

7. Food and housekeeping supplies7. \$ **750.00****8. Childcare and children's education costs**8. \$ **0.00****9. Clothing, laundry, and dry cleaning**9. \$ **150.00****10. Personal care products and services**10. \$ **150.00****11. Medical and dental expenses**11. \$ **250.00****12. Transportation.** Include gas, maintenance, bus or train fare.
Do not include car payments.12. \$ **460.00****13. Entertainment, clubs, recreation, newspapers, magazines, and books**13. \$ **250.00****14. Charitable contributions and religious donations**14. \$ **100.00****15. Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance 15a. \$ **0.00**15b. Health insurance 15b. \$ **59.77**15c. Vehicle insurance 15c. \$ **82.00**15d. Other insurance. Specify: _____ 15d. \$ **0.00****16. Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.Specify: **Income taxes**16. \$ **4,803.00****17. Installment or lease payments:**17a. Car payments for Vehicle 1 17a. \$ **0.00**17b. Car payments for Vehicle 2 17b. \$ **0.00**17c. Other. Specify: _____ 17c. \$ **0.00**17d. Other. Specify: _____ 17d. \$ **0.00****18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).**18. \$ **0.00****19. Other payments you make to support others who do not live with you.**\$ **0.00**

Specify: _____

19.

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.20a. Mortgages on other property 20a. \$ **0.00**20b. Real estate taxes 20b. \$ **0.00**20c. Property, homeowner's, or renter's insurance 20c. \$ **0.00**20d. Maintenance, repair, and upkeep expenses 20d. \$ **0.00**20e. Homeowner's association or condominium dues 20e. \$ **0.00****21. Other:** Specify: _____21. +\$ **0.00****22. Calculate your monthly expenses**

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c. Add line 22a and 22b. The result is your monthly expenses.

\$ **11,332.77**

\$

\$ **11,332.77****23. Calculate your monthly net income.**23a. Copy line 12 (*your combined monthly income*) from Schedule I.23a. \$ **19,388.19**

23b. Copy your monthly expenses from line 22c above.

23b. -\$ **11,332.77**23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*.23c. \$ **8,055.42****24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.☒ Yes.Explain here: **Interest rate increases****Debtor anticipates needing a vehicle due to mechanical issues with existing vehicle**